

With the Author's Compl.

10

GRESHAM LIFE ASSURANCE SOCIETY.



THE

CAUSES OF DEATH:

TABULATED BY

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&c., &c.*

REPORT PRESENTED TO THE BOARD OF DIRECTORS, MARCH 23rd, 1871.

1871.



Gresham Life Assurance Society.

7, FINSBURY CIRCUS, E.C.

March 23rd, 1871.

To the Board of Directors of the

GRESHAM LIFE ASSURANCE SOCIETY.

GENTLEMEN,

I beg to submit the result of the examination as to the cause of Death of the second thousand claims which have been made upon the Society between July 15th, 1866, and November, 1870.

The formula of these Tables of Mortality is the same which was used at the previous examination. New Tables have been constructed where further information seemed advisable.

A comparison of Tables **A B** of the second thousand with those of the first, will show that the deaths from Zymotic Disease have increased from 121 to 157. This large increase is no doubt partly due to the Epidemic of Cholera, which swept along the shores of the Mediterranean during the summer of 1866, the deaths from Cholera having risen from 7 to 32, and partly to our having a larger number of lives at risk in the eastern parts of Europe, where Zymotic diseases are more frequent.

The diseases of Uncertain Seat have increased, especially Cancer, which has nearly doubled in number since the first examination. Dropsy, on the other hand, has fallen. This is probably due to the fact that many Dropsies (depending on cardiac mischief) are now classed under Diseases of the Heart, whilst they were formerly returned as simple Dropsy.

The deaths from Tubercular Disease remain the same. The diseases of the Nervous System have decreased from 198 to 170; the disease appears to be pretty uniformly distributed among the various diseases to which the Brain and Nervous System are liable.

A very considerable increase has taken place in the deaths from Heart Disease, the number having risen from 62 to 95. This large increase appears to be mainly due to fatty degeneration of the heart. By the study of a Table constructed to show the influence of occupation as a predisposing cause to certain forms of disease, it will be noticed that pecuniary

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embarrassment has a prejudicial influence over the heart's action, and the financial difficulties through which the commercial classes have passed during the last few years have no doubt greatly tended to this large increase of Heart Disease.

I am happy to state that the deaths from acute diseases of the Respiratory Organs show a decided improvement, the deaths being 165 against 200. The diseases of the Digestive, Urinary, Generative Organs, Age, Debility, and Violence, need no comment, the deaths remaining almost identically the same.

I have constructed Table C to show the deaths of the whole GRESHAM in Twelve Divisions, according to decennial periods of age. It will be observed that the average age at death of the second thousand claims is higher than that of the first thousand.

I have given in Table D the deaths in the whole GRESHAM, and also the deaths in six Agencies, which have been corrected to 1,000 in each case. On an analysis of this Table it will be seen that under Zymotic diseases the deaths in Austria and Italy have reached the high number of 24 and 27 per cent. of the total deaths; the mortality from this cause gradually lessens in Bavaria and France; whilst England and West Germany suffers least.

The diseases of Uncertain Seat (Cancer) appear to be uniformly distributed, with the exception of Italy, in which Agency the number of deaths from this cause is below the average.

Tubercular diseases (*i. e.* Consumption) it will be observed has a very definite distribution. The deaths from this cause are most severe in West Germany, in which Agency the deaths amount to 28 per cent. of the whole number; Bavaria 19 per cent.; England 17.0. In France and Austria the deaths are fewer in number, whilst in Italy the deaths reach the small number of 3 per cent.

Bavaria and France suffer most severely from diseases of the Nervous System.

In England and Italy the diseases of Circulation appear to be heaviest.

The acute diseases of the Respiratory Organs appear to prevail in Italy, Austria, and West Germany; in all these Agencies the relative deaths from this cause are considerably above the average.

It is curious to observe that diseases of the Digestive Organs greatly exceed in England the relative number found in other countries, and points to some habit in our mode of living in this country detrimental to the process of digestion; possibly the frequent indulgence of

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the glass of Sherry and Biscuit (taken on an empty stomach), may greatly contribute to this result. It will also be noticed that the death rate from this cause is high among the English Companies which have given to the world the benefit of their experience.

It is worthy of notice how the diseases of the Urinary Organs preponderate in the Beer-drinking countries—England, Bavaria, and Austria—against the Wine-drinking countries of West Germany, France, and Italy.

The deaths from diseases of the Organs of Generation have been too few to require any special comment.

As for deaths from Age and Debility, England alone shows any great mortality; and likewise deaths from violence, England also shows an excess over the rest of the continent.

I have constructed a Table (Table E) to show the relative distribution of the principal diseases through these different Agencies, assuming that a thousand deaths had taken place in each Agency. It is worthy of notice how Cholera, in the epidemic of 1866, was most fatal in Italy, and gradually diminished in fatality as it travelled in a north-westerly direction.

It is curious to notice how Typhoid Fever, comparatively common in France and Italy, is replaced by Typhus in the Austrian Empire.

To Small Pox, however, I would especially call attention, which first appeared in Paris in an epidemic form at the beginning of last summer, and has spread from thence through the cities of France to England, and now threatens to spread over the whole of Europe. Up to the present time, I am happy to state that this Company has only lost two members from this epidemic, although many of the assured are exposed to its influence by living in cities where this scourge is raging.

No doubt this small mortality is due in great measure to the fact that our assured, with scarcely a single exception, have been vaccinated at some period of their lives.

The deaths in the GRESHAM from Small Pox during this epidemic, compared with the number of lives at risk, is equal to about one in every 11,000 assured. Since the formation of the Society to the present date, the deaths from this cause have been about one for every 7,000 assured, giving an annual death rate in round numbers of one to every 20,000 persons (0.05 per 1000). Contrasting the small mortality from this cause with the annual average rate (from a ten years' experience) of one to every 3,000 inhabitants, and also with the death rate now existing in London (among a mixed population of vaccinated and unvaccinated persons) of three per 1,000, must convince every thoughtful person of the inestimable value of vaccination as a protection against this loathsome disease.

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In Holland, according to a statement made in the Registrar General's Weekly Reports, the death rate has been frightfully severe during the earlier months of this year, and at the Hague, where the population have a religious prejudice against vaccination, the mortality from this disease alone in the month of January was at the annual rate of 49 per 1,000 of the inhabitants.

The educated classes, however, from whom the greater bulk of assured lives are drawn, appear to be most fully alive to the benefit of vaccination as a protection against Small Pox, whereas the industrial and ignorant classes have a great prejudice against this necessary precaution. I have been informed by Mr. EDWARD EASTON, a partner in one of the large engineering establishments in Southwark, that he found that 10 per cent. of his men had never been vaccinated, and that almost every one of these men had suffered from Small Pox at some period of their lives. I have also been informed by Mr. TOWNSEND, the Resident Medical Officer to the Stanhope Street Dispensary, that of 173 cases of Small Pox under his care, death occurred in 3 instances—in each case the person had never been vaccinated; 94 of the cases had the disease in a severe form, and in most of these cases no vaccination marks were visible; while in 74 cases shewing good marks, the disease was taken in a modified form. He also believes that in his District almost 70 per cent. of the inhabitants, at the commencement of this epidemic, were unprotected by vaccination.

Death from Cancer appears to be relatively higher in France.

Tubercular disease, most fatal in the N.W. part of Europe, decreases in frequency in the S.E. countries.

The deaths from Pneumonia are relatively more frequent in Austria; Italy likewise suffers very severely. No doubt in Italy the cold blasts from the Alps and Appenines, alternating with hot suns, predispose the inhabitants to acute disease of the lungs.

The deaths, too, from this cause, are very high in West Germany; the over-heated and stove-dried atmosphere of their houses is calculated to have a prejudicial influence on the health of the inhabitants.

The deaths from Chronic Bronchitis are heaviest in England, but death from this disease takes place chiefly at the higher ages of life, and may be regarded as instances of natural decay, rather than of absolute disease.

In Bavaria and France, Cerebral Congestion and Apoplexy is relatively highest.

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In deaths from violence, it is worthy of notice that suicides appear to be pretty evenly distributed in the various countries where the GRESHAM does business. In West Germany and Bavaria, however, the deaths from this cause are decidedly in excess; whilst deaths from Accidental Violence occur more frequently in England and Italy.

I have constructed a Table (F) to show the influence of occupation in predisposing individuals to certain forms of disease, which, for the sake of comparison, takes a standard of a thousand deaths for each occupation. In the construction of this Table I have availed myself of every published source, but reliable information on this important point is, at the present time, extremely limited. I trust that others who have greater opportunities will be induced to prosecute and follow out this interesting enquiry. I have given by the side of each occupation the absolute number; in some occupations the number is too few to give absolutely reliable results, but will nevertheless show the tendency in each case to certain forms of disease.

I have in some instances grouped together Professions and Occupations, where the persons follow similar modes of life and employment, and are more or less exposed to the same risks; thus in—

Class A	there are included	Agriculturists, Farmers, Country Gentlemen.
Class B	„	Advocates, Barristers, Lawyers, Medical Men, Clergymen, &c.
Class C	„	Bankers, Merchants, Manufacturers, Agents, and the Wholesale Traders.
Class D	„	Artists, Teachers, Students, Professors, and Literary Men.
Class E	„	Shopkeepers, Master Butchers, Bakers, &c.
Class F	„	Clerks.
Class G	„	Persons employed under Government.
Class H	„	Hotel-keepers, Brewers, Wine Merchants, Inn-keepers, &c.
Class I	„	Mechanics.
Class J	„	Builders, Contractors, Architects, Civil Engineers.
Class K	„	Naval and Military Officers.
Class L	„	Females.

A study of this Table shows that Architects, Government Officials, and the Professional Classes, suffer most from the Zymotic diseases.

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In the disease of uncertain seat (Cancer, &c.) Farmers, the Professional Classes, and Females, the mortality is highest; whilst in Tubercular disease, Clerks, Hotel Keepers, Mechanics, Architects, and Builders, and ill-paid professions (such as Schoolmasters, &c.) have the greatest number of deaths. Among Gentlemen, Farmers, Traders (Bankers), the Professional Class, the mortality is nearly the same, and of middle intensity. Government Officials, Naval and Military Officers, the death rate is far below the average.

In disease of the Nervous System, Architects, Traders, Shopkeepers, Government Officials, Naval and Military Officers, and the Professional Class, suffer most: whilst with Females, Clerks, Farmers, and Mechanics, the death rate is lowest.

Disease of the Heart is very high among Traders, from which it would appear that the constant anxiety of carrying on large financial transactions has a prejudicial influence over the heart's nutrition. Naval and Military Officers also suffer severely. Mechanics and Hotel-keepers suffer to a considerable extent, but less than the occupations before mentioned.

In the diseases of the Respiratory Organs, Government Officials, Farmers, and Shopkeepers are above the average; Mechanics and Naval and Military Officers, below the average, and Architects, an average. Among Farmers, Females, and Hotel-keepers, the mortality is high from diseases of the Digestive Organs; among the other occupations the deaths from this cause are pretty evenly distributed. Architects and Government Officials are, however, again far below the average.

In the diseases of the Urinary Organs the Wholesale Traders, Females, and Mechanics, suffer most. The diseases of the Generative Organs require no comment. In age and debility Soldiers take the highest place in the mortality. In deaths from violence, Mechanics and Naval and Military Officers, are far in excess of the other professions.

By permission of the Committee of the Consumptive Hospital at Victoria Park, I was enabled to investigate the mortality at that Institution, with reference to the influence occupation had in the production of consumption. I found that the indoor occupation of males appeared to produce consumption to a greater degree than among female lives. Persons working under cover in open sheds, and persons exposed to weather, suffered much less in extent from Consumption than those employed indoors. It will be seen that death from Consumption took place at a later period of life among those who followed out-door employments than those who worked in overcrowded and illventilated rooms. The details can be seen on reference to Table T.

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Table U gives the mortality experience of various Insurance Companies; also the mortality on Loan Lives; Hospital Cases (Males); also the cause of death among the small Policy-holders; the Female Lives insured with the Briton; and also the Female Lives insured at the GRESHAM. The whole of these Tables have been corrected, for the sake of comparison, to 1,000 deaths in each case.

I have inserted a Table constructed by the late JENKINS JONES, shewing the expectation of life at each age. This Table I believe will prove very acceptable to Medical Examiners in guiding their judgment in the selection of lives for Assurance.

EXPECTATION OF LIFE.

Shewing the Expectation of Life at every Age, according to the Law of Mortality amongst Assured Lives.

Completed Age.	Expectation of Life.	Completed Age.	Expectation of Life.	Completed Age.	Expectation of Life.
10	48.36	40	27.28	70	8.54
11	47.68	41	26.56	71	8.10
12	47.01	42	25.84	72	7.67
13	46.33	43	25.12	73	7.26
14	45.64	44	24.40	74	6.86
15	44.96	45	23.69	75	6.48
16	44.27	46	22.97	76	6.11
17	43.58	47	22.27	77	5.76
18	42.88	48	21.56	78	5.42
19	42.19	49	20.87	79	5.09
20	41.49	50	20.18	80	4.78
21	40.79	51	19.50	81	4.48
22	40.09	52	18.82	82	4.18
23	39.39	53	18.16	83	3.90
24	38.68	54	17.50	84	3.63
25	37.98	55	16.86	85	3.36
26	37.27	56	16.22	86	3.10
27	36.56	57	15.59	87	2.84
28	35.86	58	14.97	88	2.59
29	35.15	59	14.37	89	2.35
30	34.43	60	13.77	90	2.11
31	33.72	61	13.18	91	1.89
32	33.01	62	12.61	92	1.67
33	32.30	63	12.05	93	1.47
34	31.58	64	11.51	94	1.28
35	30.87	65	10.97	95	1.12
36	30.15	66	10.46	96	.99
37	29.44	67	9.96	97	.89
38	28.72	68	9.47	98	.75
39	28.00	69	9.00	99	.50

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I beg respectfully to call the attention of the Directors to the following conclusions, which I have arrived at after a careful study of the foregoing tables:—

- 1st. That as a whole, the relative causes of death at the GRESHAM, generally accord with the expected result.
- 2nd. That the age at death is decidedly higher than at the first examination.
- 3rd. The relative deaths in France are more satisfactory, when contrasted with other countries.
- 4th. England appears to maintain a good position.
- 5th. West Germany must be considered less satisfactory, owing to the number of deaths from Tubercular disease; and also the number of deaths that fall in during the first year from this disease. I think it would be advisable for the Directors to call the attention of the Medical Officers in that Agency to the fact, and also to suggest to them to make a more careful examination of the state of the organs of respiration and circulation.
- 6th. The same remarks apply to Bavarian Agency as to West Germany.
- 7th. In Italy the mortality is very high from Zymotic disease, and also from acute Lung mischief; otherwise the relative deaths in this Agency appear satisfactory.
- 8th. In the Austrian Agency the relative cause of death is not as satisfactory as could be desired; and probably the rate of mortality in this Agency is higher than elsewhere, judging from the number of claims falling in the first year of Insurance, from Zymotic and Acute diseases; also that these claims are due to diseases over which medical selection is practically powerless.

In concluding the examination, I would add that each case has been most thoroughly sifted; the original papers have been, as far as possible, consulted. I believe that the extra labour thus incurred has been most profitably expended.

I believe that the form in which the Tables have now been prepared by separation of the deaths of the various Agencies into separate Tables will, in comparing the results of future examinations, afford an easy and short method of judging of the state and cause of the mortality in different Agencies, and this will afford valuable information to guide the judgment of your Medical Officers.

I have the honor to be,

GENTLEMEN,

Your obedient Servant,

A. H. SMEE.

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SPECIFIC DISEASE.

TABLES A.

ZYMOTIC.

CAUSE OF DEATH.	AGES UNDER							TOTAL.
	20	30	40	50	60	70	80	
Small Pox	1	1	..	..	..	2
Scarlet Fever	2	1	..	..	..	..	3
Typhus	2	6	11	3	3	..	25
Typhoid	5	5	12	9	..	..	31
Miliary	1	1	2	2	..	..	6
Intermittent, &c.	1	1	1	1	..	4
Erysipelas	2	4	2	1	..	9
Carbuncle	1	2	..	1	1	5
Diarrhœa	2	..	..	2	2	..	6
Cholera	2	10	7	7	6	..	32
Dysentery	1	1	..	2	1	1	6
Rheumatism	2	5	3	2	1	..	13
Pyæmia	2	1	..	4	..	7
Influenza	1	..	..	1
Puerpura	1	..	1	..	..	2
Intemperance	1	2	2	..	..	..	5
		18	39	46	32	20	2	157

UNCERTAIN SEAT.

Gout . . . . .	..	..	..	2	..	1	..	3
Dropsy . . . . .	..	..	..	..	2	4	1	7
Cancer . . . . .	..	..	4	16	19	3	..	42
Gangrene	1	2	1	..	4
Tumour	1	1	2
Hæmorrhage	1	4	2	7
Abscess	3	3
Disease of Bones	1	..	1	2
			6	27	27	9	1	70

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Tables A—continued.

TUBERCULAR DISEASES.

CAUSE OF DEATH.	AGES UNDER							TOTAL.
	20	30	40	50	60	70	80	
Scrofula . . . . .	..	..	..	2	..	..	..	2
Tabes . . . . .	..	..	..	..	1	..	..	1
Tubercular Dis. of Lungs	1	19	60	34	24	7	..	145
„ „ Brain	..	..	3	2	..	..	..	5
„ „ Larynx	..	..	..	3	..	..	..	3
	1	19	63	41	25	7	..	156

BRAIN DISEASES.

Apoplexy . . . . .	..	1	7	18	28	17	7	78
Cerebral Congestion . .	..	1	1	2	5	1	2	12
Paralysis . . . . .	..	1	6	6	6	10	3	32
Insanity . . . . .	..	..	..	1	..	..	..	1
Epilepsy . . . . .	..	..	..	1	..	..	..	1
Meningitis . . . . .	..	2	6	2	5	..	..	15
Spine . . . . .	..	1	1	..	1	1	..	4
Disease of Brain . . .	..	1	2	7	8	6	..	24
Tetanus . . . . .	..	..	3	..	..	..	..	3
	..	7	26	37	53	35	12	170

DISEASES OF CIRCULATION.

Endocarditis . . . . .	..	..	2	2	3	..	..	7
Pericarditis . . . . .	..	..	2	3	3	2	..	10
Heart Disease	1	9	23	21	14	3	71
Aneurism	3	3
Angina Pectoris	4	4
	..	1	13	28	34	16	3	95

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Tables A—*continued.*

DISEASES OF THE RESPIRATORY ORGANS.

CAUSE OF DEATH.	AGES UNDER							TOTAL.
	20	30	40	50	60	70	80	
Inflammation of Larynx and Trachea	1	..	1	2	..	..	..	4
Bronchitis	1	6	7	12	6	4	36
Pleurisy	8	5	8	3	..	24
Pneumonia	2	4	12	8	3	2	31
Pleuropneumonia	1	2	5	2	..	..	10
Inflammation of Lungs .	..	1	4	7	10	7	..	29
Asthma	1	1	1	3	2	..	8
Hydrothorax	1	1	1	1	..	1	5
Diphtheria	2	1	..	..	..	3
Disease of Lungs	1	2	3	4	1	1	12
Hæmoptysis	2	..	1	..	..	3
	1	8	33	44	49	22	8	165

DISEASE OF DIGESTIVE ORGANS.

Gastritis enteritis . . .	..	1	3	3	1	2	2	12
Peritonitis . . . . .	..	4	..	4	..	..	..	8
Ascites . . . . .	..	..	..	..	1	..	..	1
Hernia . . . . .	..	..	..	1	..	1	..	2
Invagination of Intestines	..	..	..	1	..	..	..	1
Disease of Stomach . . .	..	..	2	3	..	3	..	8
Jaundice . . . . .	..	1	1	1	..	..	..	3
Hepatitis	1	1	2	1	..	5
Disease of Liver	3	3	12	15	1	1	35
Hæmatemesis	1	1
	..	9	10	26	20	8	3	76

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Tables A—continued.

DISEASE OF URINARY ORGANS.

CAUSE OF DEATH.	AGES UNDER							TOTAL.
	20	30	40	50	60	70	80	
Bright's Disease	3	4	6	1	..	14
Diabetes	1	..	1	1	1	4
Cystitis	1	1	5	1	8
Calculus	1	1
Disease of Kidneys	3	5	6	4	..	18
	7	10	14	11	3	45

GENERATIVE.

Uterus and Ovaries . .	..	..	2	1	..	..	..	3
Testicles . . . . .	..	..	1	..	..	1	..	2
	..	..	3	1	..	1	..	5

CAUSES ILL-DEFINED.

Old age . . . . .	..	..	..	..	1	5	4	10
Debility . . . . .	..	..	3	..	2	2	1	8
Syncope . . . . .	..	..	..	1	2	..	..	3
	..	..	3	1	5	7	5	21

VIOLENT DEATHS.

Drowned	1	3	3	7
Shot	2	3	3	8
Burns	1	..	1	1	..	3
Suicide	1	5	3	9
Accident	4	3	3	10
	..	3	12	14	7	1	..	37

Unknown 3.

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TABLE B.

Phthisis	145	Dysentery	6
Apoplexy	78	Carbuncle	5
Heart Disease	71	Intemperance	5
Cancer	42	Hepatitis	5
Bronchitis	36	Tubercular Disease of Brain	5
Disease of Liver	35	Hydrothorax	5
Paralysis	32	Intermittent Fever	4
Cholera	32	Gangrene	4
Typhoid Fever	31	Disease of Spine	4
Pneumonia	31	Angina Pectoris	4
Inflammation of Lungs	29	Inflammation of Larynx and Trachœa	4
Typhus	25	Diabetes	0
Disease of Brain	24	Scarlet Fever	3
Pleurisy	24	Gout	3
Disease of Kidney	18	Abscess	3
Meningitis	15	Tubercular Disease of Larynx	3
Bright's Disease	14	Tetanus	3
Rheumatic Fever	13	Aneurism	3
Cerebral Congestion	12	Dyphtheria	3
Disease of Lungs	12	Hæmoptysis	3
Gastritis and Enteritis	12	Jaundice	3
Pericarditis	10	Disease of Uterus	3
Pleuropneumonia	10	Syncope	3
Old Age	10	Burns	3
Accident	10	Unknown	3
Erysipelas	9	Small Pox	2
Suicide	9	Puerpura	2
Asthma	8	Tumour	2
Peritonitis	8	Disease of Bones	2
Disease of Stomach	8	Scrofula	2
Cystitis	8	Hernia	2
Debility	0	Disease of Testicles	2
Shot	8	Tabes Mesenterica	1
Pyæmia	7	Insanity	1
Dropsy	7	Epilepsy	1
Hæmorrhage	7	Invagination of Intestines	1
Endocarditis	7	Ascites	1
Drowned	7	Hæmatemesis	1
Miliary Fever	6	Calculus	1
Diarrhœa	6	Influenza	1

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TABLE C.

WHOLE GRESHAM.

CAUSE OF DEATH.	AGES UNDER							TOTAL.
	20	30	40	50	60	70	80	
Zymotic	18	39	46	32	20	2	157
Uncertain Seat . . . .	..	..	6	27	27	9	1	70
Tubercular	1	19	63	41	25	7	..	156
Disease of the Brain . .	..	7	26	37	53	35	12	170
„ Circulation . . . .	..	1	13	28	34	16	3	95
„ Respiratory Organs .	1	8	33	44	49	22	8	165
„ Digestive Organs . .	..	9	10	26	20	8	3	76
„ Urinary Organs . . .	..	..	7	10	14	11	3	45
„ Generative Organs . .	..	..	3	1	..	1	..	5
Causes ill-defined . . .	..	..	3	1	5	7	5	21
Violence . . . . .	..	3	12	14	7	1	..	37
Not stated . . . . .	..	..	..	2	..	1	..	3
	2	65	215	277	266	138	37	1000

TABLE D.

REDUCED TO 1,000 DEATHS IN EACH AGENCY FOR COMPARISON.

CAUSE OF DEATH.	1st 1000.	2nd 1000	English.	France.	West Germany.	Bavaria.	Austria.	Italy.
Zymotic	121	157	98	161	69	140	236	269
Uncertain seat	67	70	68	78	87	53	77	31
Tubercular	158	156	170	146	275	193	121	31
Disease of Nervous System .	198	170	151	245	156	281	110	161
Disease of Circulatory Organs	62	95	113	89	81	35	88	108
Disease of Respiratory Organs	200	165	132	125	194	140	209	215
Disease of Digestive Organs .	83	76	102	83	56	35	60	85
Disease of Urinary Organs . .	43	45	66	22	31	88	49	39
Disease of Generative Organs .	5	5	3	5	..	..	5	15
Age and Debility	19	21	53	5	13	..	6	15
Violence	38	37	41	36	38	35	33	31
Unknown	6	3	3	5	6	..
	1000	1000	1000	1000	1000	1000	1000	1000

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TABLE E.

TABLE SHOWING THE DISTRIBUTION OF THE PRINCIPAL DISEASES
IN THE DIFFERENT AGENCIES.

CAUSE OF DEATH.	England.	France.	W. Germany.	Bavaria.	Italy.	Austria.
Typhus	15	10	18	18	30	61
Typhoid	19	31	25	35	61	33
Rheumatic Fever	19	21	6	..	15	..
Cholera	7	21	13	18	85	61
Small Pox . . . . .	..	..	..	35	..	..
Cancer	38	63	44	18	15	44
Consumption	170	146	275	193	31	121
Pneumonia	30	21	75	52	61	..
Pleuropneumonia	3	15	..	..	46	..
Pleurisy	7	37	38	35	15	22
Bronchitis	72	21	25	..	54	5
Paralysis	53	30	28	35	8	27
Age and Debility	53	5	13	..	15	5
Apoplexy	64	94	94	193	84	38
Cerebral Congestion	19	42	31	52	46	33
Meningitis	11	37	13	..	8	11
Disease of Brain	7	37	15	..
Violence—Suicide	7	5	18	18	..	5
Drowned	11	10	6	5
Accident	23	21	13	18	30	22



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TABLE F.

OCCUPATION TABLE.—Various sources—reduced to 1,000 in each class
for the sake of Comparison.

	Zymotic.	Uncertain seat.	Tubercular.	Nervous.	Circulatory.	Respiratory.	Digestive.	Urinary.	Generative.	Age.	Violence.	Unknown.	Total.
A Farmers 69	159	87	130	130	73	217	102	58	..	..	44	..	1,000
B Professional . . . 104	192	105	125	192	59	174	77	9	..	19	48	..	1,000
C Wholesale Traders . 224	138	71	129	205	129	129	71	62	..	22	44	..	1,000
D Ill-paid Professions . 43	163	70	256	163	46	139	70	24	23	23	23	..	1,000
E Tradesmen 164	146	55	165	195	79	190	79	25	6	18	42	..	1,000
F Clerks 1008	136	61	255	146	62	124	86	41	2	27	54	6	1,000
G Government Officials 48	208	62	84	230	83	250	21	41	..	21	..	..	1,000
H Hotel Keepers, &c. . . 75	145	67	200	160	107	120	120	54	..	..	27	..	1,000
I Mechanics 636	80	63	213	56	113	114	66	77	..	11	165	52	1,000
J Builders, &c. . . . 38	215	..	216	216	80	174	24	25	..	25	25	..	1,000
K Soldiers & Sailors . . 47	107	..	21	191	170	64	85	21	..	64	192	85	1,000
L Females 300	94	116	176	116	94	140	97	30	60	50	10	17	1,000

TABLE G.

DEATHS FROM TUBERCULAR DISEASE AT THE VICTORIA PARK HOSPITAL,
SHOWING INFLUENCE OF OCCUPATION.

CAUSE OF DEATH.	AGES UNDER											Totals.
	20	25	30	35	40	45	50	55	60	65	Not stated.	
Female lives	45	41	25	15	12	3	1	1	..	..	..	143
In-door Occupation } Males.	32	31	30	24	15	9	5	..	..	..	4	150
Mixed " " }	10	7	7	5	4	3	4	..	..	..	1	41
Out-door " " }	9	21	21	13	12	11	8	2	1	..	2	100
	96	100	83	57	43	26	18	3	1	..	7	443

THE SAME, REDUCED TO PER CENTAGE.

Female lives	32	28	18	10	8	2	1	1	..	..	..	100
In-door Occupation } Males.	21	21	20	16	10	7	3	..	..	..	2	100
Mixed " " }	24	17	17	12	10	7	10	..	..	..	3	100
Out-door " " }	9	21	21	13	12	11	8	2	1	..	2	100
	86	87	76	52	40	27	22	3	1	..	7	400



Gresham Life Assurance Society.

TABLE H.

DEATHS IN VARIOUS COMPANIES, &c. REDUCED TO A STANDARD OF 1,000.

	Whole Gresham, 1st 1,000.	Whole Gresham, 2nd 1,000.	Gotha.	Scottish Amicable.	Scottish Equitable.	Scottish Widows' Fund.	Clerks' Insured.	Equitable.	Loan Lives Protector.	Hospital Lives. Males.	Gresham, Small Policies.	Briton. Males.	Briton. Females.	Gresham. Females.
Zymotic	121	157	211	203	132	117	136	122	115	80	299	138	70	144
Uncertain Seat	67	70	154	44	67	59	61	112	115	63	65	42	104	144
Tubercular	158	156	177	138	114	69	255	83	180	203	159	199	178	176
Disease of Nervous System	198	170	151	168	210	217	146	200	98	56	93	149	134	82
Disease of Circulatory Organs	62	95	28	87	119	158	62	36	115	113	113	82	89	103
Disease of Respiratory Organs	200	165	102	101	118	129	124	124	98	114	141	154	119	186
Disease of Digestive Organs	83	76	84	125	119	123	86	99	33	66	37	93	113	62
Disease of Urinary Organs	43	45	16	30	53	62	41	36	49	77	28	31	25	41
Disease of Generative Organs	5	5	4	4	4	1	2	1	..	..	9	..	74	31
Age and Debility	19	21	35	21	23	35	27	149	33	11	28	50	69	11
Violence	38	37	35	56	38	28	54	19	148	165	19	57	15	..
Unknown	6	3	3	23	3	2	6	19	16	52	9	5	10	20
	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

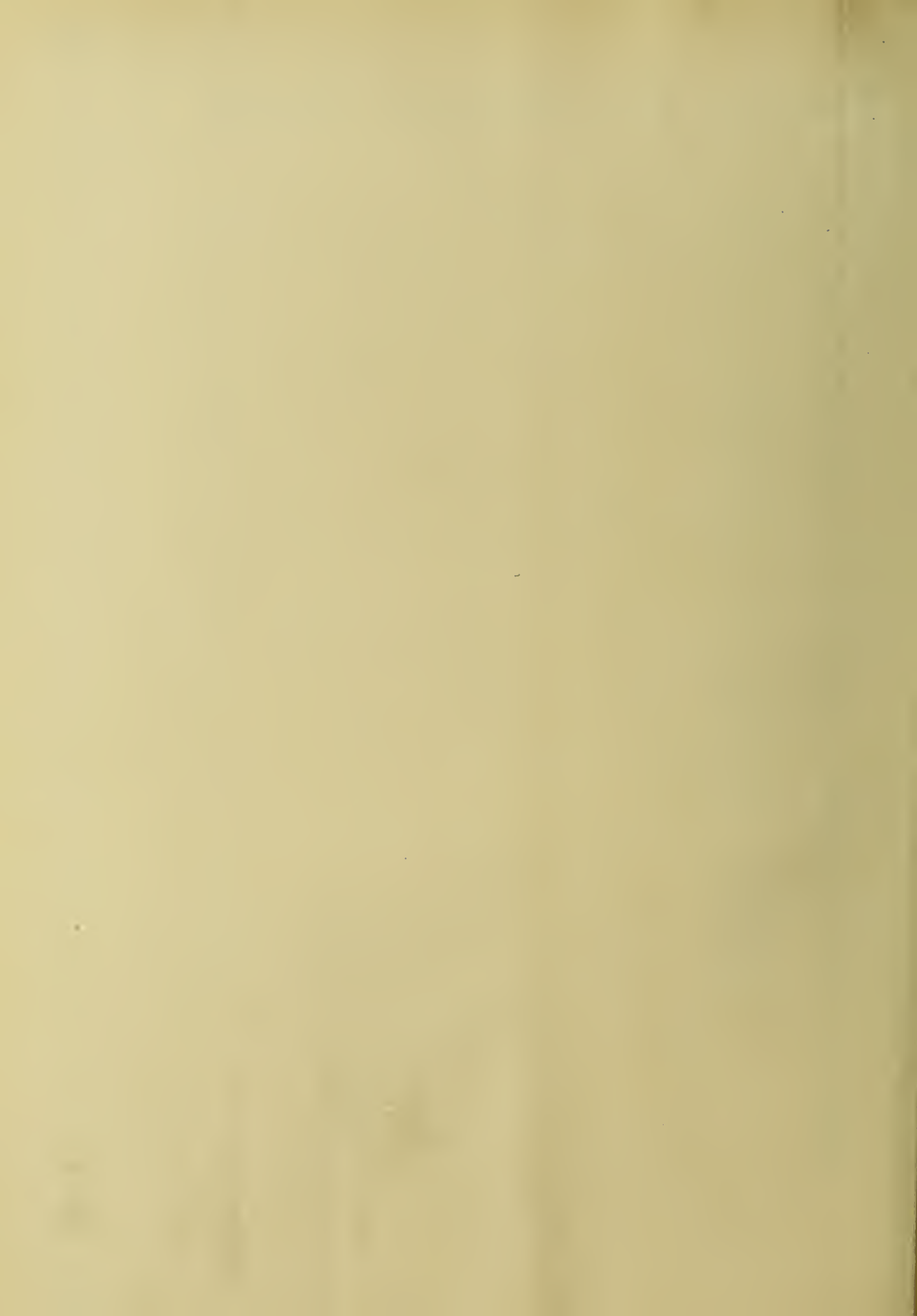
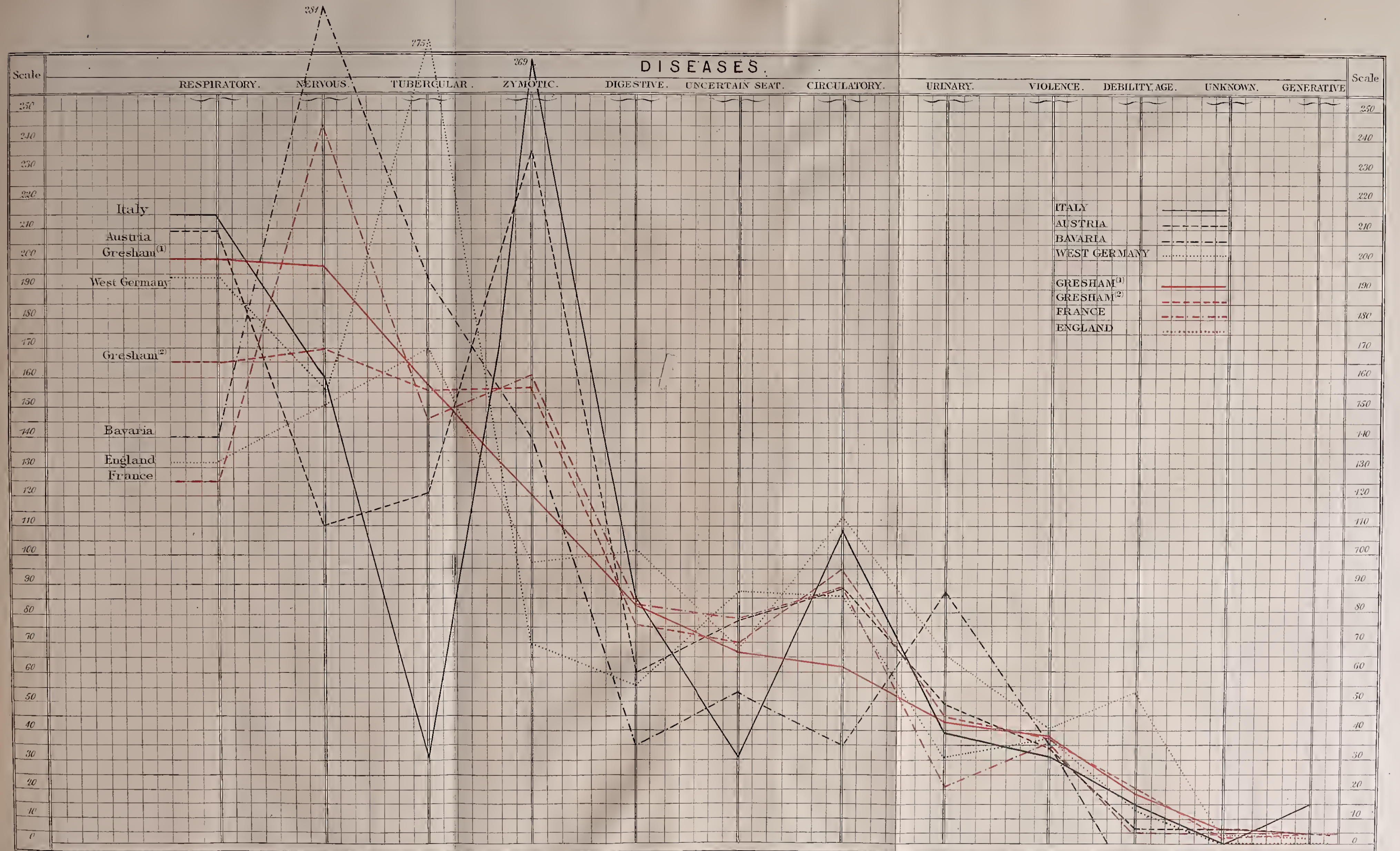


DIAGRAM ILLUSTRATING THE GEOGRAPHICAL DISTRIBUTION OF EACH CLASS OF DISEASE AS SHEWN BY TABLE D.



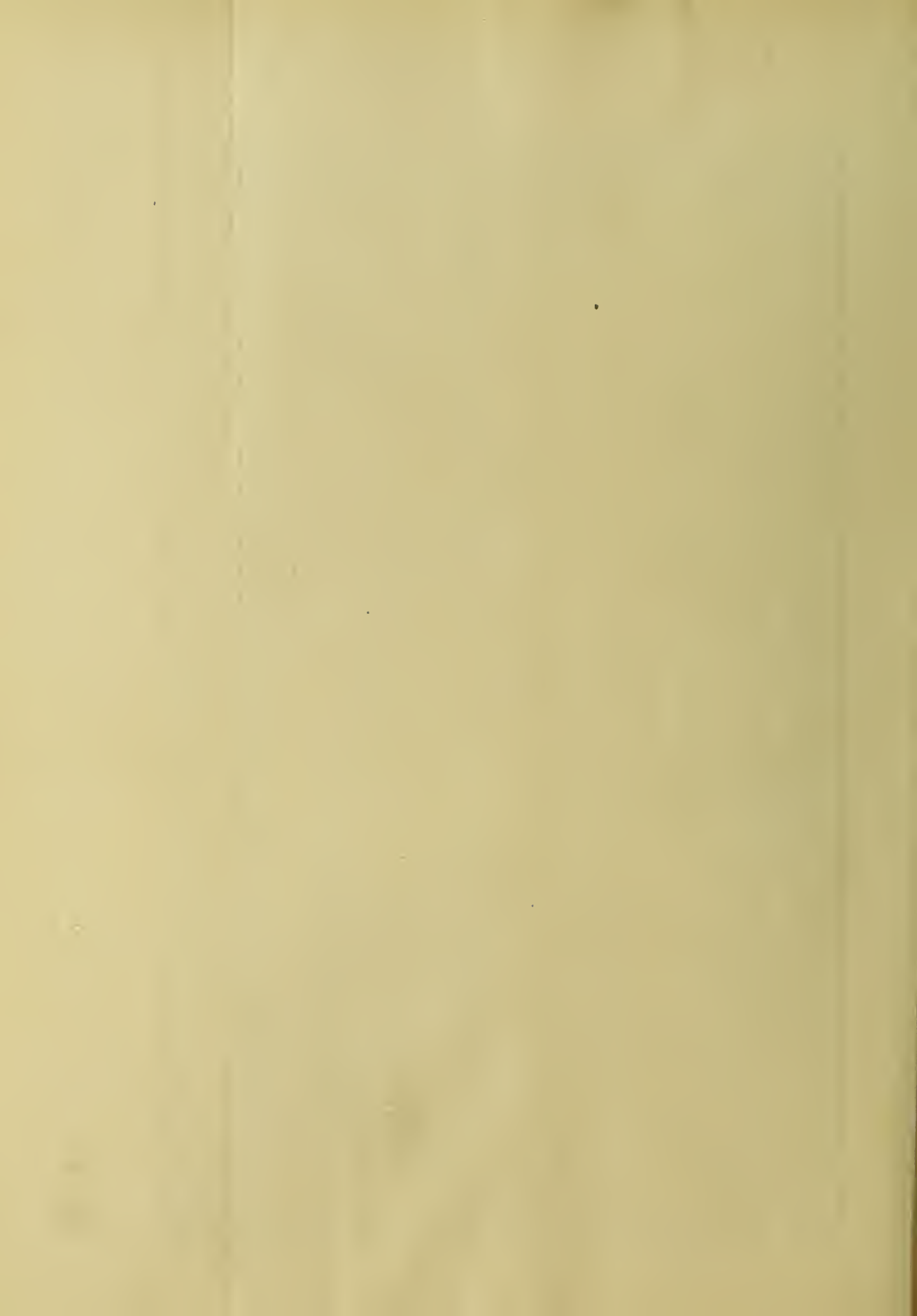


DIAGRAM SHEWING THE PROPORTION OF DEATHS FROM EACH CLASS OF DISEASE ARISING FROM VARIOUS OCCUPATIONS ACCORDING TO TABLE F.

